

## ABSTRACT

A system and method uses customer information collected by a sponsoring organization, such as a hotel, to request and pre-approve a line of credit for a customer with an issuing bank prior to the anticipated arrival of the customer at the facilities of the sponsoring organization. In one embodiment, the anticipated arrival of a potential customer is identified when the customer makes a reservation for future services or registers for attendance at a future event. Preferably, the credit card is instantly issued to the customer and activated by the sponsoring organization on behalf of the customer as part of a chargeable event while the customer is at the facilities of the sponsoring organization. The sponsoring organization may opt to offer the issuing bank a guarantee of coverage over the line of credit extended by the issuing bank. Also, customers may choose the incentive benefits they wish to receive from using the line of credit.